

EXHIBIT NN



*A Member of the Sammons Financial Group
A Stock Company*

Principal Office: 4601 Westown Parkway, Suite 300, West Des Moines, IA 50266
Executive Office: One Midland Plaza, Sioux Falls, SD 57193
Corporate Markets Center: 2000 44th St. S, Suite 300, Fargo, ND 58103 (800) 283-5433

**FLEXIBLE PREMIUM
ADJUSTABLE LIFE INSURANCE POLICY**

NON-PARTICIPATING - NOT ELIGIBLE FOR DIVIDENDS

In this Policy, Midland National Life Insurance Company is referred to as "We", "Us", "Our", or the "Company". "You" and "Your" refer to the Owner.

We agree to pay to the Beneficiary the Death Benefit upon the Insured's death prior to the Maturity Date while this Policy is in effect. Payment will be made upon receipt at Our Corporate Markets Center of due proof of the Insured's death. If the Insured is living on the Maturity Date, the Surrender Value will be paid to You. This agreement is subject to the terms of this Policy.

CONSIDERATION - This Policy is issued in consideration of any application(s) and payment of the first Premium.

PLEASE READ THIS POLICY CAREFULLY

This Policy is a legal contract between the policyowner and Midland National Life Insurance Company.

20 DAY RIGHT TO CANCEL

It is important to Us that You are satisfied with this Policy and that it meets Your insurance goals. Read it carefully. If You are not satisfied with it You may return it to Our Corporate Markets Center or to Your agent within 20 days after You receive it. Within 10 days after We receive the returned Policy, We will then void it as of the Effective Date as though it was never issued and We will refund all Premiums that have been paid.

Signed by Midland National Life Insurance Company at its Executive Office.

A handwritten signature in black ink, appearing to read 'John C. Salvato', written over the printed name 'President'.

President

A handwritten signature in black ink, appearing to read 'Melody J. Jensen', written over the printed name 'Secretary'.

Secretary

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RIDERS, ENDORSEMENTS OR AMENDMENTS

Riders, endorsements, or amendments, if any, follow page 26

***** SPECIFICATIONS PAGE *****

SCHEDULE OF BENEFITS

TYPE BASIC BENEFIT	AMOUNT	MATURITY DATE	FORM
FLEXIBLE PREMIUM ADJUSTABLE LIFE	[\$100,000]	[01-01-2092]*	2400

SCHEDULE OF PREMIUMS

AMOUNT	PERIOD
[\$1,504.49]	[65 YEARS]

* IT IS POSSIBLE THAT COVERAGE WILL EXPIRE PRIOR TO THE MATURITY DATE SHOWN WHEN EITHER NO PREMIUMS ARE PAID FOLLOWING PAYMENT OF THE INITIAL PREMIUM OR SUBSEQUENT PREMIUMS ARE INSUFFICIENT TO CONTINUE COVERAGE TO SUCH DATE.

INSURED: [JOHN DOE]	ISSUE AGE AND SEX: [35] [MALE]	RATE CLASS: [PREFERRED]
EFFECTIVE DATE: [JANUARY 1, 2007]	POLICY NUMBER: [01232090]	
ISSUE DATE: [JANUARY 1, 2007]	BASIC BENEFIT AMOUNT: [\$100,000]	
OWNER: [THE INSURED]	DEDUCTION DAY: [THE 1ST DAY OF EACH MONTH]	
DEATH BENEFIT OPTION: [1 LEVEL DEATH BENEFIT]		

INSURED: [JOHN DOE]

POLICY NUMBER: [01232090]

TABLE OF MONTHLY GUARANTEED COST OF INSURANCE RATES PER \$1,000
1980 CSO MALE

POLICY DURATION	INSURANCE RATE	POLICY DURATION	INSURANCE RATE
1	0.17586	34	2.77350
2	0.18670	35	3.02328
3	0.20004	36	3.30338
4	0.21505	37	3.62140
5	0.23255	38	3.98666
6	0.25173	39	4.40599
7	0.27424	40	4.87280
8	0.29675	41	5.37793
9	0.32260	42	5.91225
10	0.34929	43	6.46824
11	0.37931	44	7.04089
12	0.41017	45	7.64551
13	0.44353	46	8.30507
14	0.47856	47	9.03761
15	0.51777	48	9.86724
16	0.55948	49	10.80381
17	0.60870	50	11.82571
18	0.66377	51	12.91039
19	0.72636	52	14.03509
20	0.79730	53	15.18978
21	0.87326	54	16.36948
22	0.95591	55	17.57781
23	1.04192	56	18.82881
24	1.13378	57	20.14619
25	1.23235	58	21.57655
26	1.34180	59	23.20196
27	1.46381	60	25.28174
28	1.60173	61	28.27411
29	1.75809	62	33.10677
30	1.93206	63	41.68475
31	2.12283	64	58.01259
32	2.32623	65	83.33333
33	2.54312	66+	0.00000

MINIMUM BASIC BENEFIT AMOUNT: [\$25,000]

PARTIAL SURRENDER FEE: [\$25.00]

INSURED: [JOHN DOE]

POLICY NUMBER: [01232090]

TABLE OF POLICY VALUE PERCENTAGES

INSURED ATTAINED AGE	%	INSURED ATTAINED AGE	%	INSURED ATTAINED AGE	%
[0-40	250	54	157	68	117
41	243	55	150	69	116
42	236	56	146	70	115
43	229	57	142	71	113
44	222	58	138	72	111
45	215	59	134	73	109
46	209	60	130	74	107
47	203	61	128	75-90	105
48	197	62	126	91	104
49	191	63	124	92	103
50	185	64	122	93	102
51	178	65	120	94	101
52	171	66	119	95 &	100
53	164	67	118	older]	

INQUIRIES REGARDING YOUR POLICY SHOULD BE DIRECTED TO YOUR AGENT OR TO OUR CORPORATE MARKETS CENTER AT THE FOLLOWING ADDRESS:

MIDLAND NATIONAL LIFE INSURANCE COMPANY
 ATTN: POLICYOWNER SERVICE
 CORPORATE MARKETS CENTER
 2000 44TH ST. S, SUITE 300
 FARGO, ND 58103
 (800) 283-5433

INSURED: JOHN DOE

POLICY NUMBER: 01237050

EXCHANGE PROVISION

YOU MAY REQUEST A CHANGE OF OWNERSHIP OR ASSIGNMENT OF SURRENDER VALUES UNDER THE TERMS OF SECTION 1035 OF THE INTERNAL REVENUE CODE (IRC). IF YOU REQUEST THAT THIS POLICY BE SURRENDERED AND SUBSEQUENTLY TRANSFERRED TO ANOTHER INSURANCE COMPANY BY MEANS OF AN EXCHANGE UNDER SECTION 1035 OF THE INTERNAL REVENUE CODE OR BY ANY OTHER MEANS DIRECTLY OR INDIRECTLY TO ACHIEVE AN EXCHANGE QUALIFYING UNDER SECTION 1035, OR FOR ANY OTHER SURRENDER REQUEST TO WHICH WE MUTUALLY AGREE, YOU HAVE TWO PAYOUT OPTIONS. YOU MAY CHOOSE THE OPTION AT THE TIME OF YOUR REQUEST.

OPTION 1: WE WILL PAY OUT NO MORE THAN 10% OF THE SURRENDER VALUE AS OF THE DATE OF YOUR REQUEST DURING ANY PERIOD OF SIX CONSECUTIVE MONTHS UNTIL THIS POLICY IS IN EFFECT FOR AT LEAST FIFTEEN YEARS.

OPTION 2: WE WILL ASSESS A FEE AS A PERCENTAGE OF THE REQUESTED SURRENDER VALUE AS OUTLINED BELOW:

POLICY YEAR IN WHICH YOUR REQUEST OCCURS	MAXIMUM FEE	POLICY YEAR IN WHICH YOUR REQUEST OCCURS	MAXIMUM FEE
1	8%	9	4%
2	8%	10	4%
3	7%	11	3%
4	7%	12	3%
5	6%	13	2%
6	6%	14	2%
7	5%	15	1%
8	5%	16+	0%

FOR THE PURPOSES OF DETERMINING THE AMOUNT OF ANY SURRENDER OR WITHDRAWAL FROM THIS CONTRACT THAT IS INCLUDABLE IN GROSS INCOME, ALL CONTRACTS CLASSIFIED AS MODIFIED ENDOWMENT CONTRACTS BY THE INTERNAL REVENUE CODE THAT ARE ISSUED BY THE SAME COMPANY TO THE SAME POLICY OWNER WITHIN A CALENDAR YEAR ARE TREATED AS ONE MODIFIED ENDOWMENT CONTRACT.

MIDLAND NATIONAL LIFE INSURANCE COMPANY

ACCEPTED BY THE POLICY OWNER

(SIGNATURE)_____
(SIGNATURE)_____
(PRINT NAME)_____
(PRINT NAME)_____
(TITLE)_____
(TITLE)_____
(DATE)_____
(DATE)

Definitions

The following are key words used in this Policy. They are important in describing both Your rights and Ours. As You read Your Policy, refer back to these definitions.

Attained Age	The Insured's age on this Policy's Effective Date increased by the number of years the Policy has been in effect.
Beneficiary	The person(s), company, estate or trust You last named during the Insured's life to receive this Policy's Proceeds when the Insured dies.
Deduction Day	The date We deduct all costs of insurance from the Policy Value. We show the Monthly Deduction Day on page 1.
Effective Date	The date when this Policy begins and from which Policy anniversaries, years and months are set. We show the Effective Date on page 1 or any endorsement.
Grace Period	If the Surrender Value is not enough to equal the Monthly Deduction on any Deduction Day, the Grace Period begins. The Grace Period is the next 60 days.
Increase Amount	The amount of any increase in the basic benefit amount.
Increase Amount Effective Date	The date when coverage for an Increase Amount in the basic benefit amount begins. We will show the Effective Date of each Increase Amount on an endorsement to the Policy.
Insured	The person whose life is insured under this Policy as shown on page 1 or any endorsement.
Issue Age	The Insured's age at the birthday nearest the Effective Date.
Issue Date	The date We show on page 1 from which We measure Incontestability and Suicide provisions.
Maturity Date	The date coverage under this Policy terminates and the Policy's Surrender Value, if any, becomes payable to You in lieu of the Proceeds, provided this Policy is then in effect and the Insured is alive. The Maturity Date is shown on page 1 or any endorsement.
Monthly Deduction	The amount We subtract from the Policy Value for all costs of insurance for the Policy and any attached riders.
Payee	The person to whom We make payment.

Policy Anniversary	The day and month every year that is the same as Your Effective Date.
Policy Duration	Each successive twelve-month period measured from the Effective Date.
Policy Value	The value of this Policy if it remains in effect. The Policy Value is not available in cash.
Premium	The amount paid to purchase or maintain the Policy and any riders.
Proceeds	The amount this Policy pays at death or surrender. These amounts are not the same.
Surrender Value	The Surrender Value is equal to the Policy Value, less any Policy Loans and loan interest You owe to Us.
Written Notice	A signed written form from You satisfactory to Us and received and filed by Us at Our Corporate Markets Center.

General Provisions

Consideration	This Policy is issued in consideration of the application and payment of the first Premium.
Entire Contract	<p>This Policy, the application(s) and any supplemental applications that We endorse upon or attach to the Policy when We issue or deliver it are the entire contract. We attached a copy of any application when We issued this Policy, and We will attach any supplemental applications to or endorse them on this Policy when the supplemental coverage becomes effective. We consider all statements made in any application to be representations and not warranties. No statement will be used to void this Policy unless contained in the application or in an application for an Increase Amount in the basic benefit amount. No change or waiver of any part of this Policy will be valid unless one of Our officers states it in writing. No agent or other person can change or waive any part of this Policy.</p> <p>For purposes of this provision, "Policy" includes any riders, endorsements or amendments.</p>
Incontestability	<p>We cannot contest this Policy as to statements contained in the application after it has been in effect, during the Insured's lifetime, for two years from its Issue Date. We cannot contest any Increase Amount as to statements made in the application for the Increase Amount after it has been in effect during the Insured's lifetime, for two years following the Increase Amount's Effective Date.</p> <p>We cannot contest this Policy after it has been in effect, during the Insured's lifetime, for two years from its reinstatement date. We can only contest statements contained in the reinstatement application.</p>
Suicide	If the Insured, whether sane or insane, dies by suicide within two years from the Issue Age, Our liability will be limited to the Premiums paid less any partial surrenders, policy loans and loan interest due to Us. A new two year period will apply for each Increase Amount. Our liability will be limited to the total Monthly Deduction for each Increase Amount.
Misstatement of Age or Sex	If the Insured's age or sex has been misstated, We will adjust the death benefit to equal the Policy Value minus any unpaid Policy Loans and loan interest, plus the amount of insurance coverage that the most recent monthly cost of insurance deduction would have purchased at the correct age and sex.
Assignment	You may assign this Policy, subject to any amount You owe to Us on this Policy. We will not be bound by any assignment until it is filed with Us. We will not be liable for the validity of any assignment.
Annual Report	<p>We will send You a report, to Your last known address, yearly which shows the following amounts as of the end of the current report period:</p> <ol style="list-style-type: none">1. The Policy Value at the beginning and at the end of the current report period;2. The total amounts We credited and debited to the Policy Value since the last report period;3. The current death benefit;4. The Surrender Value; and,5. Any unpaid Policy Loans and loan interest.

Termination

All coverage this Policy provides will end on the earlier of the following:

1. The Deduction Day on or following the date We receive Written Notice of surrender of this Policy for its full Surrender Value.
2. The Insured's death.
3. The end of the Grace Period.
4. The Maturity Date.

Any riders will also terminate unless the rider states otherwise.

Nonparticipation

This Policy is nonparticipating and does not share in Our earnings. You will not receive any dividends.

**Right to Amend
and Policy
Disclaimer**

The Internal Revenue Code sets forth certain requirements that policies such as this must meet to qualify for treatment as life insurance. We base the calculations and provisions of this Policy on these requirements. We have the right to amend this Policy so it remains qualified for treatment as a life insurance policy. You have the right to refuse any amendment.

Benefits

Death Benefit

We will pay this Policy's Proceeds to the Beneficiary when We receive due proof that the Insured died while this Policy was in effect, subject to any prior assignment. The Proceeds are:

- The death benefit described below;
- Plus additional death benefits provided on the Insured's life by any attached rider;
- Plus interest from the date of the Insured's death at a rate not less than 2.5% or such minimum rate as required by law;
- Minus any unpaid Policy Loans and loan interest; and,
- Minus any Monthly Deductions if the Insured dies during the Grace Period.

Death Benefit Options

There are two death benefit options as follows:

Death Benefit Option 1: This is a level death benefit. The death benefit will be the greater of 1 or 2 below:

1. The basic benefit amount on the date of the Insured's death; or,
2. The percentage of Policy Value shown in the Table of Policy Value Percentages on page 2.1.

Death Benefit Option 2: This is a return of Policy Value death benefit. The death benefit will be the greater of 1 or 2 below:

1. The basic benefit amount plus the Policy Value on the date of the Insured's death; or,
2. The percentage of Policy Value shown in the Table of Policy Value Percentages on page 2.1.

Death Benefit Changes

You may change the basic benefit amount as provided for in this section, by Written Notice to Us. We will send You an endorsement to this Policy, which will show the death benefit change and the Effective Date of the change.

You may change the basic benefit amount, as follows:

1. **Increase the basic benefit amount:** While the Insured is alive, You may increase the basic benefit amount. Each Increase Amount must be at least \$25,000. Any increase will result in a larger Monthly Deduction. You must submit an application for the increase to Us and provide Us with satisfactory evidence that the Insured is insurable. Any increase We approve will take effect on the date shown on an endorsement to this Policy.
2. **Decrease the basic benefit amount:** You may decrease the basic benefit amount, but the basic benefit amount may not be less than the minimum shown on page 2. We will reduce the most recent Increase Amount first and then other Increase Amounts in the reverse order in which they took place. We will not make a decrease that would disqualify this Policy as life insurance under the Internal Revenue Code. A decrease will result in a smaller Monthly Deduction. Any decrease will take effect on the Deduction Day on or following the date We receive Your Written Notice.
3. **Change the Death Benefit Option:** You may change the Death Benefit Option. If

the change is from:

1. Death Benefit Option 2 to Death Benefit Option 1, the basic benefit amount will be increased by the Policy Value at that time.
2. Death Benefit Option 1 to Death Benefit Option 2, the basic benefit amount will be decreased by the Policy Value at that time.

Any change will take effect on the Deduction Day on or following the date We receive Your Written Notice.

Other Changes

One of Our officers must approve any Policy change that is not stated in this section. We will attach an approved change to this Policy as an endorsement. No agent can change any part of this Policy.

Premiums

Premium Payments

The first Premium is due on the Effective Date. After You have paid the first Premium, You can pay subsequent Premiums at any time. You may mail or deliver future Premium payments to Us or to a person authorized to accept Premium payments in exchange for a receipt signed by Our President, Secretary or Treasurer. You may increase, decrease, stop or restart Premium payments subject to the limits below. The actual amounts and timing of Premium payments will affect the Policy Values and amount and term of insurance. If You stop paying Premiums, coverage will continue subject to the Grace Period. Under conditions stated in the Grace Period provision, We may require You to pay Premiums to keep the Policy in effect. We may require satisfactory evidence of the insurability of the Insured if payment of a Premium during the current Policy Year would increase the difference between the death benefit and the Policy Value.

In order to preserve the favorable tax status of this Policy, We may:

1. Limit the amount of Premiums You may pay; and,
2. Return any Premiums that exceed limits under the tax laws of the United States or the state where We deliver this Policy.

Continuation of Insurance

This Policy will continue in effect until the Surrender Value on any Deduction Day is insufficient to pay the Monthly Deduction for that month. At that time, the Grace Period provisions will apply.

Grace Period

If the Surrender Value is not enough to pay the Monthly Deduction on any Deduction Day, the Grace Period begins.

The next 60 days is the Grace Period. We will send a notice of the Grace Period to Your last known address and to any assignee's last known address when the Grace Period begins.

During the Grace Period, coverage this Policy and any attached riders provide will continue. If the Insured dies during the Grace Period, We will deduct the Monthly Deduction from the Proceeds.

Any Premium payment during the Grace Period must be at least the amount that will continue this Policy in effect for the next two months. If You do not pay this Premium by the end of the Grace Period, this Policy will lapse without value. Any riders will also lapse without value unless the rider states otherwise. We will send a notice of lapsed Policy to Your last known address and to any assignee's last known address when the Grace Period ends.

Reinstatement

You may reinstate this Policy if it lapses. The reinstated Policy cannot exceed the basic benefit amount when the Policy lapsed. The reinstated Policy will be in effect from the date of the reinstatement application, subject to Our approval. To reinstate this Policy, We will need:

1. Written Notice from You within five years after the Grace Period ends;
2. Satisfactory evidence of the Insured's insurability;
3. Payment of enough Premiums to keep the Policy in effect for two months from the Monthly Deduction Day following the reinstatement; and,
4. Payment or reinstatement of any Policy Loan.

The Surrender Value at reinstatement will be equal to the Surrender Value when this Policy lapsed.

Owner and Beneficiary**Owner**

While the Policy or any benefits provided by rider are in effect, You have all ownership rights.

You may change this Policy's owner. You must file a Written Notice with Us.

Beneficiary

The Beneficiary is as named in the application, unless You have since changed the Beneficiary. Unless You request otherwise, the following will apply:

1. Beneficiaries will share Proceeds equally.
2. If any Beneficiaries die before the Insured, We will divide the shares equally among the surviving Beneficiaries.
3. If no Beneficiary survives the Insured, We will pay the Proceeds to You, if You are living, otherwise to Your estate.
4. If any Beneficiary dies at the same time as the Insured, or within 15 days after the Insured but before We receive proof that the Insured died while this Policy was in effect, We will pay the Proceeds as though the Beneficiary died first.

The amount We pay to each Beneficiary will be subject to any prior assignment You made. We will need any irrevocable Beneficiary's written consent to assign the Policy.

Change of Beneficiary

You may change the Beneficiary while the Insured is living and this Policy is in effect. We will need any irrevocable Beneficiary's written consent for a change. The change will be subject to prior assignment.

You must file a Written Notice of the change with Us. After We receive the notice, it will take effect on the date You signed it, subject to payments made or other action We took before We received the notice.

Policy Loans

Policy Loans

You may borrow an amount up to the maximum loan amount available on the sole security of this Policy. The maximum loan amount available will be the Policy Value less any policy loans and loan interest owed to Us on this Policy.

Loan interest accrues daily at 5.0% per year, which is calculated at 4.76% in advance. Interest is due in advance. When You make a loan, and at each anniversary, loan interest is due and payable in advance to the next anniversary. We add interest not paid when due to the loan balance and it will bear interest at the same rate as the loan. We will refund any unearned interest if You repay the Policy Loan.

You may repay all or any part of the loan at any time while this Policy is in effect by mailing or delivering payment to Us.

When the loan amount exceeds the Policy Value, this Policy will lapse without value 60 days after We send a notification to Your last known address and to any assignee's last known address. This Policy will stay in effect if You pay the amount shown on the notification to Us within 60 days.

We can postpone the loan for 6 months, except for loans to pay any Premiums to Us.

Policy Value Provisions

Policy Value

We calculate the Policy Value as follows:

On the Effective Date: The Policy Value will be the first Premium paid.

On each Deduction Day: We will calculate the Policy Value as follows:

1. We will subtract from the Policy Value on the prior Deduction Day any Policy Value taken out since the prior Deduction Day and the Monthly Deduction for the prior policy month.
2. We will add the interest for the month on the difference.
1. We will add all Premiums received since the prior Deduction Day, plus interest from the date received.
2. If the Deduction Day is on a Policy Anniversary, we may add an experience credit, if any, for the prior policy year.

On any day other than a Deduction Day: We will calculate the Policy Value as follows:

1. We will subtract from the Policy Value on the prior Deduction Day any Policy Value taken out since the prior Deduction Day and the Monthly Deduction for the prior policy month.
2. We will add all Premiums received since the prior Deduction Day, plus interest from the date received.

Monthly Deduction	Each Monthly Deduction consists of the cost of insurance, plus the cost of additional benefits provided by any riders.
Cost of Insurance Rate	<p>We base the cost of insurance rate for the basic benefit amount and each Increase Amount on the:</p> <ul style="list-style-type: none"> • Insured's Issue Age; • Insured's sex; • Insured's rate class; and, • Policy Duration from the Effective Date. <p>The cost of insurance rates will never be greater than those shown on page 2 for the basic benefit amount, or an endorsement for any Increase Amount. We base the cost of insurance rates on future expectations as to investment earnings, mortality experience, persistency, expenses and federal income tax law. We will apply any change in cost of insurance rates to all insureds of the same class.</p>
Cost of Insurance	<p>We calculate the cost of insurance monthly on the Deduction Day. We calculate the cost separately for the basic benefit amount and any Increase Amount. The cost of insurance depends on the death benefit option in effect. We use the factor 1.0024663 to adjust for one month's interest.</p> <p>We calculate the cost of insurance as follows:</p> <p>Death Benefit Option 1:</p> <p>When the death benefit is the basic benefit amount, We divide the basic benefit amount on the Deduction Day by 1.0024663. We subtract the Policy Value as of the prior Deduction Day less any Policy Value taken out since the prior Deduction Day from the result. We divide the difference by 1,000 and multiply the result by the cost of insurance rate.</p> <p>If there are Increase Amounts, the Policy Value reduces the basic benefit amount first. If the Policy Value exceeds the basic benefit amount divided by 1.0024663, it reduces each Increase Amount in the order such increases were made.</p> <p>Death Benefit Option 2:</p> <p>When the death benefit is the basic benefit amount plus the Policy Value, We divide the basic benefit amount on the Deduction Day by 1.0024663. We divide this amount by 1,000 and multiply the result by the cost of insurance rate.</p> <p>If there are Increase Amounts, We divide each Increase Amount by 1.0024663. We divide this amount by 1,000 and multiply the result by the cost of insurance rate.</p> <p>Death Benefit Option 1 or 2:</p> <p>When the death benefit is a percent of the Policy Value, We divide the death benefit on the Deduction Day by 1.0024663. We subtract the Policy Value as of the prior Deduction Day less any Policy Value taken out since the prior Deduction Day from the result. We divide the difference by 1,000 and multiply the result by the cost of insurance rate.</p> <p>If there are Increase Amounts, the Policy Value reduces the basic benefit amount first. If the Policy Value exceeds the basic benefit amount divided by 1.0024663, it reduces each Increase Amount in the order such increases were made.</p>

Interest Rate	<p>We will credit an interest rate of at least 0.24663% per month, compounded monthly, to the Policy Value, including any Policy Value used as collateral for a policy loan. This is the same as 3.0% per year, compounded yearly. We may use interest rates greater than this rate to calculate Policy Values.</p> <p>The interest rate applicable to the calculation of all Policy Values will never be less than 3.0% per year, compounded yearly.</p>
Experience Credit	<p>On each Policy Anniversary, We may add an experience credit to the Policy Value equal to a percentage applied to the non-loaned Policy Value at the beginning of the policy year reduced by any withdrawals and increase in the loan balance since the beginning of the policy year. The percentage is based on investment earnings, mortality experience, persistency, and expenses during the policy year. The experience credit will never be less than zero.</p>
Surrender Value	<p>You may surrender this Policy by Written Notice while the Insured is living. The Policy will end on the Deduction Day on or following the date We receive Written Notice of surrender. We may postpone payment of any surrender amount for up to six months. The Surrender Value is equal to the Policy Value, less any Policy Loans and loan interest You owe to Us.</p>
Surrender Charge	<p>We will not impose any surrender charges if You surrender this Policy for its full Surrender Value. However, the Exchange Provision applies to any request for a policy exchange under IRC Section 1035.</p>

**Types of
Surrenders**

There are two types of surrenders:

1. **Total:** You surrender this Policy for its full Surrender Value. This Policy will then end on the Deduction Day on or following the date We receive Written Notice of surrender.
2. **Partial:** You take out part of the Surrender Value.

You may not make a partial surrender during the first two Policy Years. You can make one partial surrender each following Policy Year. The amount taken out cannot exceed the Surrender Value minus the partial surrender fee. We show the partial surrender fee on page 2.

We will reduce the Policy Value by the amount surrendered plus the partial surrender fee.

If Death Benefit Option 1 is in effect when You make Your request, We will also reduce the basic benefit amount by the amount of the Policy Value reduction. The reduced basic benefit amount must not be less than the minimum We show on page 2.

Basis of Values

We base the monthly guaranteed cost of insurance rates, minimum Policy Values, Surrender Values and single Premiums on the 1980 Commissioners' Standard Ordinary Mortality Tables, shown on page 2 of this Policy. We base Our calculations on the premise that deaths occur at the end of the Policy Year. We use an interest rate of 3.0% compounded yearly.

We will implement all calculations and assumptions in compliance with Section 7702 of the Internal Revenue Code (or any successor provision) to assure that the Policy is treated as a life insurance contract for tax purposes.

The Policy's Surrender Values and reserves are equal to or greater than those required by law. The method used to determine these values and reserves is on file with state insurance departments. The state in which this Policy is delivered has this information.

**Projection of
Benefits and
Values**

At Your request, We will provide estimates of future death benefits, Policy Values and Surrender Values once annually, free of charge. We may charge a service fee that will not exceed \$25, for more frequent requests. We will base the estimate on:

1. The Policy's current Surrender Value;
2. Insurance amounts, Premiums and death benefit option; and,
3. Any additional information required by the state in which this Policy is delivered.

Additional Benefits

Option to Transfer the Insured

While the Policy is in effect, You may discontinue insurance on the Insured named in the Policy application and choose a new Insured. The new Insured must be under age 65 on the transfer date. Insurance will continue on the new Insured's life subject to this provision.

The owner must be the same as the owner to whom the Policy was originally issued.

To approve this transfer, We will need:

1. An application signed by You and the new Insured.
2. The Policy.
3. Satisfactory evidence of the new Insured's insurability.
4. A \$200 transfer fee.
5. Satisfactory evidence that You have an insurable interest in the new Insured.

The Surrender Value must be large enough to keep the Policy in effect to the next Policy Anniversary.

The transfer date is the date We approve the transfer. Coverage for the new Insured will be effective on the transfer date. We will send You an endorsement to the Policy to reflect the transfer. The basic benefit amount, death benefit option, Policy Value, Surrender Value and any loan amounts as of the transfer date will remain the same. We will base the Monthly Deduction on the Policy Duration from the Effective Date and on the new Insured's Issue Age, sex and rate class.

If the new Insured's rate class changes from the time of application to the transfer date, the transfer will not take effect. To be effective, the transferred Policy must be delivered during the new Insured's lifetime.

After the transfer date, the new Insured's Issue Age will be the new Insured's age at the birthday nearest the Effective Date. If the Effective Date precedes the new Insured's birthdate, We will change the Effective Date to the first Policy Anniversary date following the birthdate.

We cannot contest the transferred Policy and any attached riders after they have been in effect during the new Insured's lifetime for two years from the transfer date.

Any prior benefit provisions a rider provides may be continued after the transfer date with Our consent. We will base the Monthly Deductions for these riders on the Policy Duration from the Effective Date and on the new Insured's Issue Age, sex and rate class.

If the new Insured, whether sane or insane, dies by suicide within two years from the transfer date, Our liability will be limited to:

- The Premiums paid since the transfer date.
- PLUS • The Policy Value as of the transfer date.
- MINUS • Any partial surrenders since the transfer date.
- MINUS • Any unpaid Policy Loans and loan interest You owe to Us on the Policy.

Payment of Proceeds

Payment Provisions

We will pay the Proceeds of the Policy to the Beneficiary when We receive due proof that the Insured died while this Policy was in effect.

We will make payment under the option You choose. If You did not choose an option, the Beneficiary can choose a payment option. The Beneficiary must file a written request with Us to receive payment. If no option is selected, the single sum payment option is automatic.

While the Insured is living, You can surrender this Policy for its Surrender Value. We will pay the Surrender Value under the payment option You choose. If You do not select a payment option, the single sum payment option is automatic.

Payment options are any of the following or any other payment options to which We agree.

1. SINGLE SUM PAYMENT

We make payment to the Payee in a single amount.

2. PROCEEDS AT INTEREST

We will hold the amount applied at interest. We will pay interest at a rate of at least 2.5%. The Payee may take withdrawals in total or in part at any time.

3. FIXED PERIOD INSTALLMENTS

We will pay a monthly income to the Payee in installments over a specified period of time as shown in Table One.

4. FIXED AMOUNT INSTALLMENTS

We will pay a monthly income to the Payee in specified amounts until We've made all payments.

5. LIFE INCOME

We will pay a monthly income for the Payee's life. Several options are available.

a. **LIFE WITH 10 OR 20 YEARS CERTAIN**

Payments are guaranteed for 10 or 20 years. We will make payments until the later of the end of the selected guaranteed period or until the Payee dies.

b. **LIFE WITH INSTALLMENT REFUND**

We will make payments until the later of the date the amount paid equals the amount applied or until the Payee dies.

c. **LIFE WITH NO REFUND**

We will make payments until the Payee dies. We will not make payments after the Payee dies.

d. **JOINT AND SURVIVOR WITH 10 YEARS CERTAIN**

Payments are guaranteed for 10 years. We will make payments until the later of the end of the guaranteed period or until both Payees die.

e. **JOINT AND 50% SURVIVOR**

We will make payments until both Payees die. When the primary Payee dies, We will reduce the payments. We will not make payments after both Payees die.

f. **JOINT AND 2/3 SURVIVOR**

We will make payments until both Payees die. When the first Payee dies, We will reduce the payments. We will not make payments after both Payees die.

Payment of Proceeds, Continued**Other Provisions**

1. We base the guaranteed payment rates in Table Two on each Payee's sex and the age to the nearest birthday. We will supply the rates for ages not shown on request. We will calculate requested rates in the same way as those in Table Two. We base the life income options in Table Two on a 2.5% interest rate and the U.S. Annuity 2000 Mortality Tables.
2. We may require satisfactory evidence of each Payee's age and sex for the life income options.
3. We may require proof that the Payee is alive when payment is due.
4. When the Payee dies, We will pay any unpaid Proceeds to the Payee's estate unless otherwise agreed to in writing.

Selection of a Payment Option

You choose a payment option by Written Notice. You may change a payment option at any time before the payment option takes effect. The payment option takes effect when We receive the notice. If You assign this Policy or if the Payee is a corporation, association, partnership, trustee, or estate, We must consent to the payment option.

You may give the Beneficiary the right to change the payment option. The Beneficiary cannot change or transfer the Proceeds before the Insured dies. To the extent allowed by law, no payment of Proceeds or interest will be subject to the creditors' claims.

Payments

We will issue a settlement certificate to replace this Policy when payments begin. The settlement certificate will state the terms.

The monthly income under any option must be at least \$50.00.

Table One - Fixed Period Installments
Installments for Fixed Number of Years for Each \$1,000 of Proceeds

Years Payable	Monthly Payment	Years Payable	Monthly Payment
5	\$17.73	9	\$10.34
6	14.96	10	9.41
7	12.98	15	6.65
8	11.49	20	5.29

Table Two - Life Income Options
Monthly Payments for Each \$1,000 of Proceeds

Age of Payee	10 Years Certain		20 Years Certain		Installment Refund		Without Refund	
	Male	Female	Male	Female	Male	Female	Male	Female
50	3.78	3.54	3.68	3.49	3.62	3.45	3.81	3.55
51	3.85	3.60	3.74	3.54	3.68	3.50	3.88	3.61
52	3.92	3.66	3.80	3.60	3.75	3.55	3.95	3.68
53	3.99	3.73	3.86	3.65	3.80	3.61	4.03	3.74
54	4.07	3.79	3.92	3.71	3.86	3.66	4.11	3.81
55	4.15	3.86	3.98	3.77	3.94	3.72	4.20	3.89
56	4.23	3.94	4.04	3.83	4.00	3.79	4.29	3.97
57	4.32	4.02	4.11	3.90	4.08	3.85	4.39	4.05
58	4.42	4.10	4.18	3.96	4.15	3.92	4.49	4.14
59	4.52	4.19	4.24	4.03	4.24	4.00	4.60	4.23
60	4.63	4.28	4.31	4.10	4.31	4.07	4.72	4.33
61	4.74	4.38	4.38	4.17	4.41	4.15	4.84	4.43
62	4.85	4.48	4.45	4.25	4.48	4.24	4.97	4.55
63	4.98	4.59	4.51	4.32	4.59	4.33	5.12	4.66
64	5.10	4.70	4.58	4.39	4.69	4.42	5.27	4.79
65	5.24	4.83	4.64	4.47	4.78	4.52	5.43	4.93
66	5.38	4.95	4.71	4.54	4.90	4.63	5.60	5.07
67	5.52	5.09	4.77	4.61	5.03	4.72	5.79	5.23
68	5.68	5.23	4.83	4.69	5.13	4.83	5.99	5.39
69	5.83	5.38	4.88	4.75	5.26	4.95	6.20	5.57
70	5.99	5.54	4.93	4.82	5.41	5.08	6.42	5.76
71	6.16	5.71	4.98	4.88	5.52	5.21	6.66	5.97
72	6.33	5.88	5.02	4.94	5.68	5.35	6.92	6.20
73	6.50	6.06	5.06	4.99	5.81	5.49	7.19	6.44
74	6.68	6.25	5.10	5.04	5.99	5.65	7.48	6.70
75	6.86	6.44	5.13	5.08	6.13	5.81	7.79	6.99
76	7.04	6.64	5.16	5.12	6.33	5.99	8.12	7.30
77	7.22	6.84	5.18	5.15	6.49	6.17	8.48	7.63
78	7.39	7.05	5.20	5.18	6.71	6.37	8.86	7.99
79	7.57	7.25	5.22	5.20	6.90	6.58	9.27	8.38
80	7.74	7.45	5.24	5.22	7.09	6.80	9.70	8.80
81	7.90	7.65	5.25	5.24	7.30	6.99	10.17	9.27
82	8.06	7.84	5.26	5.25	7.52	7.25	10.67	9.76
83	8.21	8.02	5.27	5.26	7.75	7.46	11.20	10.31
84	8.36	8.19	5.27	5.27	8.00	7.75	11.77	10.89
85	8.49	8.35	5.28	5.27	8.26	8.00	12.38	11.52

Table Two - Life Income Options, Continued
Monthly Payments for Each \$1,000 of Proceeds
Joint and 2/3 Survivor Annuity

Female Age	Male Age								
	50	55	60	62	65	70	75	80	85
50	3.52	3.66	3.81	3.88	3.98	4.15	4.32	4.49	4.66
51	3.55	3.70	3.85	3.92	4.02	4.20	4.38	4.56	4.72
52	3.58	3.73	3.89	3.96	4.07	4.25	4.44	4.62	4.79
53	3.62	3.77	3.94	4.01	4.12	4.31	4.50	4.69	4.87
54	3.65	3.81	3.98	4.05	4.17	4.37	4.57	4.76	4.95
55	3.68	3.85	4.03	4.10	4.22	4.43	4.63	4.84	5.03
56	3.71	3.88	4.07	4.15	4.27	4.49	4.70	4.92	5.11
57	3.74	3.92	4.12	4.20	4.33	4.55	4.78	5.00	5.20
58	3.78	3.96	4.17	4.25	4.39	4.62	4.85	5.08	5.30
59	3.81	4.01	4.22	4.31	4.45	4.69	4.93	5.17	5.40
60	3.85	4.05	4.27	4.36	4.51	4.76	5.02	5.27	5.50
61	3.88	4.09	4.32	4.42	4.57	4.84	5.10	5.37	5.61
62	3.92	4.13	4.37	4.48	4.64	4.91	5.20	5.47	5.73
63	3.96	4.18	4.43	4.53	4.70	4.99	5.29	5.58	5.85
64	3.99	4.22	4.48	4.59	4.77	5.08	5.39	5.69	5.98
65	4.03	4.27	4.54	4.66	4.84	5.16	5.49	5.81	6.11
66	4.07	4.32	4.60	4.72	4.91	5.25	5.60	5.94	6.25
67	4.11	4.36	4.66	4.78	4.99	5.34	5.71	6.07	6.40
68	4.15	4.41	4.72	4.85	5.06	5.44	5.82	6.20	6.56
69	4.19	4.46	4.78	4.92	5.14	5.53	5.94	6.35	6.73
70	4.23	4.51	4.84	4.98	5.22	5.63	6.07	6.50	6.91
71	4.27	4.56	4.90	5.05	5.30	5.74	6.20	6.66	7.09
72	4.32	4.61	4.97	5.12	5.38	5.84	6.33	6.82	7.29
73	4.36	4.67	5.03	5.20	5.46	5.95	6.47	6.99	7.49
74	4.40	4.72	5.10	5.27	5.55	6.06	6.61	7.17	7.71
75	4.45	4.77	5.16	5.34	5.63	6.17	6.75	7.36	7.93
76	4.49	4.82	5.23	5.41	5.72	6.28	6.90	7.55	8.17
77	4.53	4.88	5.30	5.49	5.80	6.40	7.05	7.74	8.42
78	4.58	4.93	5.36	5.56	5.89	6.52	7.21	7.94	8.67
79	4.62	4.99	5.43	5.64	5.98	6.63	7.37	8.15	8.94
80	4.67	5.04	5.50	5.71	6.07	6.75	7.52	8.36	9.21
81	4.71	5.09	5.56	5.78	6.15	6.87	7.68	8.58	9.49
82	4.76	5.14	5.63	5.86	6.24	6.98	7.84	8.80	9.78
83	4.80	5.20	5.69	5.93	6.32	7.10	8.00	9.02	10.08
84	4.84	5.25	5.76	6.00	6.41	7.21	8.16	9.24	10.38
85	4.88	5.30	5.82	6.07	6.49	7.33	8.32	9.46	10.69

Table Two - Life Income Options, Continued
Monthly Payments for Each \$1,000 of Proceeds
Joint & 100% Survivor Annuity with 10 Years Certain

Female Age	Male Age								
	50	55	60	62	65	70	75	80	85
50	3.26	3.34	3.41	3.43	3.46	3.49	3.51	3.53	3.54
51	3.28	3.37	3.45	3.47	3.51	3.54	3.57	3.58	3.59
52	3.31	3.41	3.49	3.52	3.55	3.60	3.63	3.64	3.65
53	3.33	3.44	3.53	3.56	3.60	3.65	3.69	3.71	3.72
54	3.36	3.48	3.58	3.61	3.66	3.71	3.75	3.77	3.78
55	3.38	3.51	3.62	3.66	3.71	3.77	3.81	3.84	3.85
56	3.41	3.55	3.67	3.71	3.76	3.83	3.88	3.91	3.93
57	3.43	3.58	3.71	3.76	3.82	3.90	3.95	3.98	4.00
58	3.45	3.61	3.76	3.81	3.88	3.97	4.03	4.06	4.08
59	3.48	3.64	3.80	3.86	3.93	4.03	4.10	4.15	4.17
60	3.50	3.68	3.85	3.91	3.99	4.10	4.18	4.23	4.26
61	3.52	3.71	3.89	3.96	4.05	4.18	4.27	4.32	4.35
62	3.54	3.74	3.94	4.01	4.11	4.25	4.35	4.42	4.45
63	3.56	3.77	3.98	4.06	4.17	4.33	4.44	4.52	4.56
64	3.57	3.80	4.02	4.11	4.23	4.41	4.53	4.62	4.67
65	3.59	3.82	4.06	4.16	4.29	4.49	4.63	4.73	4.78
66	3.61	3.85	4.11	4.21	4.35	4.57	4.73	4.84	4.90
67	3.62	3.88	4.15	4.25	4.41	4.65	4.83	4.96	5.03
68	3.64	3.90	4.18	4.30	4.47	4.73	4.93	5.08	5.16
69	3.65	3.92	4.22	4.35	4.53	4.81	5.04	5.20	5.30
70	3.66	3.94	4.26	4.39	4.58	4.89	5.15	5.33	5.45
71	3.68	3.97	4.29	4.43	4.64	4.97	5.26	5.47	5.60
72	3.69	3.98	4.32	4.47	4.69	5.06	5.37	5.60	5.75
73	3.70	4.00	4.36	4.51	4.74	5.13	5.48	5.74	5.91
74	3.71	4.02	4.38	4.54	4.79	5.21	5.59	5.88	6.08
75	3.71	4.03	4.41	4.58	4.84	5.29	5.70	6.02	6.24
76	3.72	4.05	4.44	4.61	4.88	5.36	5.80	6.16	6.41
77	3.73	4.06	4.46	4.64	4.93	5.43	5.90	6.30	6.58
78	3.74	4.07	4.48	4.67	4.96	5.49	6.00	6.44	6.75
79	3.74	4.08	4.50	4.69	5.00	5.55	6.10	6.57	6.91
80	3.75	4.09	4.52	4.71	5.03	5.61	6.19	6.70	7.08
81	3.75	4.10	4.53	4.73	5.06	5.66	6.27	6.82	7.23
82	3.76	4.11	4.55	4.75	5.09	5.70	6.35	6.93	7.38
83	3.76	4.11	4.56	4.77	5.11	5.75	6.42	7.04	7.52
84	3.76	4.12	4.57	4.78	5.13	5.78	6.48	7.14	7.64
85	3.76	4.12	4.58	4.79	5.15	5.82	6.54	7.22	7.76

Table Two - Life Income Options, Continued
Monthly Payments for Each \$1,000 of Proceeds
Joint and 50% Survivor Annuity

Joint Payee Female Age	Primary Payee Male Age								
	50	55	60	62	65	70	75	80	85
50	3.51	3.72	3.96	4.06	4.23	4.53	4.85	5.18	5.51
51	3.52	3.74	3.99	4.09	4.26	4.57	4.90	5.24	5.58
52	3.54	3.76	4.01	4.12	4.30	4.61	4.95	5.30	5.65
53	3.55	3.78	4.04	4.15	4.33	4.66	5.01	5.37	5.73
54	3.57	3.80	4.07	4.19	4.37	4.71	5.07	5.44	5.81
55	3.58	3.82	4.10	4.22	4.41	4.76	5.13	5.51	5.89
56	3.60	3.84	4.13	4.25	4.45	4.80	5.19	5.58	5.98
57	3.61	3.86	4.15	4.28	4.49	4.86	5.25	5.66	6.07
58	3.62	3.88	4.18	4.31	4.53	4.91	5.32	5.74	6.16
59	3.63	3.90	4.21	4.35	4.56	4.96	5.38	5.82	6.26
60	3.65	3.92	4.24	4.38	4.60	5.01	5.45	5.91	6.36
61	3.66	3.94	4.27	4.41	4.64	5.07	5.52	6.00	6.47
62	3.67	3.96	4.29	4.44	4.68	5.12	5.60	6.09	6.58
63	3.68	3.97	4.32	4.47	4.72	5.18	5.67	6.19	6.70
64	3.69	3.99	4.34	4.50	4.76	5.23	5.75	6.28	6.82
65	3.70	4.00	4.37	4.53	4.80	5.29	5.82	6.39	6.95
66	3.70	4.02	4.39	4.56	4.84	5.35	5.90	6.49	7.08
67	3.71	4.03	4.42	4.59	4.87	5.40	5.98	6.60	7.22
68	3.72	4.05	4.44	4.62	4.91	5.46	6.07	6.71	7.36
69	3.73	4.06	4.46	4.64	4.95	5.52	6.15	6.83	7.51
70	3.73	4.07	4.48	4.67	4.98	5.57	6.23	6.94	7.66
71	3.74	4.08	4.50	4.69	5.01	5.63	6.31	7.06	7.82
72	3.75	4.09	4.52	4.72	5.05	5.68	6.40	7.18	7.99
73	3.75	4.10	4.53	4.74	5.08	5.73	6.48	7.31	8.16
74	3.76	4.11	4.55	4.76	5.11	5.78	6.56	7.43	8.33
75	3.76	4.12	4.57	4.78	5.13	5.83	6.64	7.55	8.51
76	3.77	4.13	4.58	4.80	5.16	5.88	6.72	7.68	8.69
77	3.77	4.13	4.59	4.81	5.19	5.92	6.80	7.80	8.87
78	3.77	4.14	4.61	4.83	5.21	5.96	6.87	7.92	9.06
79	3.78	4.15	4.62	4.84	5.23	6.01	6.95	8.04	9.24
80	3.78	4.15	4.63	4.86	5.25	6.04	7.01	8.16	9.43
81	3.78	4.16	4.64	4.87	5.27	6.08	7.08	8.27	9.61
82	3.79	4.16	4.65	4.88	5.29	6.11	7.14	8.38	9.79
83	3.79	4.16	4.65	4.89	5.30	6.14	7.20	8.49	9.97
84	3.79	4.17	4.66	4.90	5.32	6.17	7.26	8.59	10.14
85	3.79	4.17	4.67	4.91	5.33	6.20	7.31	8.69	10.31

Table Two - Life Income Options, Continued
Monthly Payments for Each \$1,000 of Proceeds
Joint and 50% Survivor Annuity

Joint Payee Male Age	Primary Payee Female Age								
	50	55	60	62	65	70	75	80	85
50	3.40	3.62	3.87	3.98	4.15	4.48	4.85	5.26	5.69
51	3.41	3.63	3.89	4.00	4.19	4.52	4.90	5.33	5.77
52	3.42	3.65	3.91	4.03	4.22	4.56	4.96	5.39	5.84
53	3.43	3.66	3.93	4.05	4.25	4.60	5.01	5.46	5.93
54	3.44	3.68	3.96	4.08	4.28	4.64	5.06	5.53	6.01
55	3.44	3.69	3.98	4.10	4.31	4.69	5.12	5.60	6.10
56	3.45	3.70	4.00	4.13	4.34	4.73	5.18	5.67	6.19
57	3.46	3.72	4.02	4.15	4.37	4.77	5.24	5.75	6.28
58	3.47	3.73	4.04	4.17	4.40	4.82	5.30	5.83	6.38
59	3.47	3.74	4.06	4.20	4.43	4.86	5.36	5.91	6.49
60	3.48	3.75	4.07	4.22	4.46	4.90	5.42	5.99	6.59
61	3.49	3.76	4.09	4.24	4.48	4.95	5.48	6.08	6.71
62	3.49	3.77	4.11	4.26	4.51	4.99	5.55	6.17	6.82
63	3.50	3.78	4.13	4.28	4.54	5.03	5.61	6.26	6.94
64	3.50	3.79	4.14	4.30	4.57	5.07	5.67	6.35	7.07
65	3.51	3.80	4.16	4.32	4.59	5.12	5.74	6.44	7.19
66	3.51	3.81	4.17	4.34	4.62	5.16	5.80	6.54	7.32
67	3.51	3.81	4.18	4.35	4.64	5.20	5.87	6.63	7.46
68	3.52	3.82	4.19	4.37	4.66	5.23	5.93	6.73	7.60
69	3.52	3.83	4.21	4.38	4.68	5.27	5.99	6.83	7.74
70	3.52	3.83	4.22	4.40	4.70	5.31	6.05	6.93	7.88
71	3.53	3.84	4.23	4.41	4.72	5.34	6.11	7.02	8.03
72	3.53	3.84	4.24	4.42	4.74	5.37	6.17	7.12	8.17
73	3.53	3.85	4.24	4.43	4.76	5.41	6.23	7.21	8.32
74	3.53	3.85	4.25	4.44	4.77	5.44	6.28	7.31	8.47
75	3.54	3.85	4.26	4.45	4.78	5.46	6.33	7.40	8.62
76	3.54	3.86	4.27	4.46	4.80	5.49	6.38	7.49	8.77
77	3.54	3.86	4.27	4.47	4.81	5.51	6.43	7.58	8.91
78	3.54	3.86	4.28	4.48	4.82	5.54	6.48	7.66	9.06
79	3.54	3.87	4.28	4.48	4.83	5.56	6.52	7.75	9.21
80	3.54	3.87	4.29	4.49	4.84	5.58	6.56	7.82	9.35
81	3.54	3.87	4.29	4.50	4.85	5.60	6.60	7.90	9.49
82	3.55	3.87	4.30	4.50	4.86	5.61	6.63	7.97	9.62
83	3.55	3.87	4.30	4.51	4.86	5.63	6.67	8.04	9.75
84	3.55	3.88	4.30	4.51	4.87	5.64	6.70	8.11	9.88
85	3.55	3.88	4.31	4.51	4.88	5.65	6.73	8.17	10.00

**FLEXIBLE PREMIUM
ADJUSTABLE LIFE INSURANCE POLICY
NON-PARTICIPATING – NOT ELIGIBLE FOR DIVIDENDS**